



Property Casualty Insurers
Association of America

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January 24, 2014

Attention: Delaware Governor Jack Markell

RE: Delaware Workers' Compensation Task Force Meeting:

On behalf of the Property Casualty Insurers Association of America (PCI) and its members writing over 50 percent of the workers' compensation insurance in Delaware, I commend Lieutenant Governor Matt Denn, Insurance Commissioner Karen Weldin Stewart, and members of the Delaware Workers' Compensation Task Force for engaging the Workers' Compensation Research Institute to conduct a comparative analysis of Delaware's workers' compensation system.

PCI has pushed for this very important step since debate during initial Task Force hearings in the early part of 2013. And we believe that stakeholders now have an objective tool to use in developing policy recommendations to decrease costs outliers in the system.

While the Workers' Compensation Research Institute's presentation focused primarily on medical costs, this does not mean that the state does not also have costs-related problems regarding its benefits structure. We all have the same goal here – to provide quality care to injured workers at a reasonable cost.

PCI welcomes the opportunity to continue working with this Task Force, the Department of Insurance and lawmakers to identify and develop policy recommendations that will help control costs through medical provider care networks, medical and hospital fee schedules, and effective utilization review procedures.

Respectfully Submitted,

Oyango A. Snell
State Government Relations Counsel, DE, GA, MD, NC, SC
Property Casualty Insurers Association of America (PCI)
444 North Capitol Street, NW, Suite 801
Washington, DC 20001
(202) 349-7461 (Direct)
(866) 862-8329 (Fax)
(202) 603-9660 (Mobile)
oyango.snell@pciaa.net